Cycle Date: December-2007
Run Date: 2/22/2008
Interval: Annual

	interval.	Ailliuai
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 Count of CU :
 139

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Charter-Region-SE-District: N/A - N/A - N/A - N/A Parameters:

^{*}Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	S	Summary Financial Ir	nformation								
Return to cover		For Charter									
2/22/2008		Count of CU									
CU Name: N/A		Asset Range									
OO Name. NA		Asset Range		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
Peer Group: N/A		Criteria	: (FISCU) *								
•	Count	of CU in Peer Group	: N/A								
	December-2003	December-2004	4 % Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Ch		
ASSETS:	Amount	Amount		Amount		Amount		Amount			
Cash & Equivalents	589,260,773	608,529,453	3.3	521,116,343	-14.4	620,984,341	19.2	592,834,722	-4.		
TOTAL INVESTMENTS	1,503,382,125	1,526,960,992		1,315,731,422	-13.8	1,227,778,775	-6.7	1,329,974,163	8.		
Loans Held for Sale	3,640,876	4,083,338		3,947,941	-3.3	3,581,227	-9.3	3,618,512	1.		
	3,013,010	1,000,000		2,0 11,0 11		5,551,==1		5,5 : 5,5 : -			
Real Estate Loans	1,997,054,875	2,081,595,092	2 4.2	2,260,943,166	8.6	2,372,486,782	4.9	2,511,875,903	5.		
Unsecured Loans	496,794,398	495,730,897		521,040,386	5.1	518,605,652	-0.5	556,021,539	7.		
Other Loans	2,340,789,063	2,520,533,895		2,743,326,460	8.8	2,667,820,765	-2.8	2,591,658,460	-2.		
TOTAL LOANS	4,834,638,336	5,097,859,884		5,525,310,012	8.4	5,558,913,199	0.6	5,659,555,902	1.		
(Allow. Ln & Lease Losses)	(41,453,208)	(41,411,722		(44,145,370)	6.6	(42,351,210)	-4.1	(44,237,326)	4.		
Land And Building	142,041,003	154,217,946	,	173,299,567	12.4	180,917,647	4.4	201,651,229	11.		
Other Fixed Assets	31,167,950	34,036,972		38,985,765	14.5	43,221,572	10.9	44,248,528	2.		
	56,688,184			60,159,074	3.8		-1.7		2.		
NCUSIF Deposit	83,228,385	57,956,702 98,623,217		117,766,794	19.4	59,119,088 139,200,735		60,769,350 116,446,596	-16.		
All Other Assets							18.2				
TOTAL ASSETS	7,202,594,424	7,540,856,782	2 4.7	7,712,171,548	2.3	7,791,365,374	1.0	7,964,861,676	2.:		
LIABILITIES & CAPITAL:	40.770.400	10 575 00	4 00	40.740.400	00.4	47.000.040	7.4	00 500 470	4.4		
Dividends Payable	12,776,400	13,575,964		16,746,460	23.4	17,930,343	7.1	20,539,479	14.		
Notes & Int. Payable	226,234,314	236,570,508		302,811,209	28.0	327,145,844	8.0	351,906,695	7.		
Accts. Pay. & Other Liab.	34,838,148	48,952,756		57,804,809	18.1	70,339,420	21.7	66,311,066	-5.		
Uninsured Sec. Capital	0		N/A	0	N/A	0	N/A	0	N/A		
TOTAL LIABILITIES	273,848,862	299,099,228		377,362,478	26.2	415,415,607	10.1	438,757,240	5.		
Share Drafts	750,411,814	816,575,978		870,382,546	6.6	899,926,253	3.4	872,867,309	-3.		
Regular shares	2,383,200,226	2,354,343,317		2,180,651,155	-7.4	1,903,202,560	-12.7	1,746,766,174	-8.		
All Other Shares & Dep.	3,022,609,492	3,243,548,552		3,416,961,666	5.3	3,664,672,074	7.2	3,986,788,521	8.		
TOTAL SHARES & DEPOSITS	6,156,221,532	6,414,467,847		6,467,995,367	8.0	6,467,800,887	0.0	6,606,422,004	2.		
Regular Reserve	205,262,509	217,469,429		229,744,086	5.6	239,307,275	4.2	246,751,067	3.		
Other Reserves	222,622,995	231,960,389		234,638,718	1.2	229,698,160	-2.1	242,460,721	5.		
Undivided Earnings	344,638,526	377,859,889		402,430,899	6.5	439,143,445	9.1	430,470,644	- 2.		
TOTAL EQUITY	772,524,030	827,289,707	7.1	866,813,703	4.8	908,148,880	4.8	919,682,432	1.		
TOTAL LIAB. & EQUITY	7,202,594,424	7,540,856,782	2 4.7	7,712,171,548	2.3	7,791,365,374	1.0	7,964,861,676	2.		
NCOME & EXPENSE											
Loan Income*	318,459,300	309,921,799	-2.7	330,392,748	6.6	358,625,658	8.5	383,647,028	7.		
Investment Income*	50,468,652	52,070,215	3.2	61,766,700	18.6	73,842,760	19.6	86,224,102	16.		
Other Income*	101,521,042	116,087,764	1 14.3	128,191,219	10.4	132,418,297	3.3	137,390,600	3.		
Salaries & Benefits*	125,558,696	133,126,198	6.0	140,034,742	5.2	142,454,947	1.7	153,787,840	8.		
Total Other Oper. Exp.*	146,248,270	151,643,752	2 3.7	156,612,942	3.3	160,609,540	2.6	171,037,388	6.		
Non-Oper. Income & (Exp)*	3,109,999	5,630,351		1,171,458	-79.2	1,688,349	44.1	2,416,784	43.		
Prov for Loan/Lease Losses*	29,073,624	26,162,647		33,216,359	27.0	31,923,940	-3.9	39,180,768	22.		
Cost of Funds*	117,144,955	111,892,176		143,110,910	27.9	182,284,022	27.4	219,850,850	20.		
Net Income*	55,533,448	60,885,356		48,547,172	-20.3	49,302,615	1.6	25,821,668	-47.		
TOTAL CU's	159	156		153	-1.9	147	-3.9	139	-5.		
Income/Expense items are year-to-date while the related %chang		100	1				0.0	.00	<u> </u>		
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		Ratio	Analysis						
Return to cover		For Charter :							
2/22/2008		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: Nation * Peer G	Group: All * State = 'MO' * T	ype Included:	Federally Insur	ed State Credit Union (F	ISCU) *	
	Cour	nt of CU in Peer Group :	N/A		Decem	ber-2006	Dece	ember-2007	
	December-2003	December-2004	December-2005	December-2006	PEER Avg	Percentile**	December-2007	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.71	11.02	11.36	11.70	N/A	N/A	11.59	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets	10.71	44.00	44.00	44.74	N 1/A	N 1/A	44.00	N1/0	. 1/4
Election (if used)	10.71	11.02		11.71	N/A	N/A	11.60	N/A	N/A
Total Delinquent Loans / Net Worth	5.58	5.64		5.11	N/A	N/A	5.26	N/A	N/A
Solvency Evaluation (Estimated)	112.55	112.90		114.04	N/A	N/A	113.92	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.37	4.98	5.04	4.64	N/A	N/A	4.79	N/A	N/A
ASSET QUALITY	0.00	0.00	0.07	0.04	NI/A	NI/A	0.00	NI/A	N/A
Delinquent Loans / Total Loans	0.89	0.92		0.84	N/A	N/A	0.86	N/A	
*Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest.	0.60 100.23	0.52		0.54	N/A	N/A N/A	0.66	N/A N/A	N/A N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.05	99.47		100.71 -1.10	N/A N/A	N/A N/A	101.74 0.29	N/A N/A	N/A N/A
Delinquent Loans / Assets	0.60	-0.67		0.60	N/A N/A	N/A N/A	0.29	N/A N/A	N/A N/A
EARNINGS	0.00	0.62	0.09	0.60	IN/A	IN/A	0.61	IN/A	IN/A
*Return On Average Assets	0.80	0.83	0.64	0.64	N/A	N/A	0.33	N/A	N/A
*Gross Income/Average Assets	6.75	6.49		7.29		N/A	7.71	N/A	N/A
*Yield on Average Loans	6.84	6.24		6.47	N/A N/A	N/A	6.84	N/A	N/A
*Yield on Average Investments	2.57	2.56		4.19		N/A	4.78	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.46	1.57	1.68	1.71	N/A	N/A	1.74	N/A	N/A
*Cost of Funds / Avg. Assets	1.68	1.52		2.35	N/A	N/A	2.79	N/A	N/A
*Net Margin / Avg. Assets	5.07	4.97		4.94	N/A	N/A	4.92	N/A	N/A
*Operating Exp./ Avg. Assets	3.90	3.86		3.91	N/A	N/A	4.12	N/A	N/A
*Provision For Loan & Lease Losses / Average Assets	0.42	0.35		0.41	N/A	N/A	0.50	N/A	N/A
*Net Interest Margin/Avg. Assets	3.61	3.39		3.23	N/A	N/A	3.17	N/A	N/A
Operating Exp./Gross Income	57.78	59.57		53.65		N/A	53.49	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total	01110	00.01	01.01	00.00			00.10		
Assets \1	2.41	2.52	2.83	2.99	N/A	N/A	3.20	N/A	N/A
*Net Operating Exp. /Avg. Assets	2.78	2.61	2.65	2.67	N/A	N/A	2.90	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	25.36	21.14		25.58	N/A	N/A	29.16	N/A	N/A
Reg. Shares / Total Shares. & Borrowings	37.34	35.40		28.01	N/A	N/A	25.10	N/A	N/A
Total Loans / Total Shares	78.53	79.47		85.95		N/A	85.67	N/A	N/A
Total Loans / Total Assets	67.12	67.60		71.35		N/A	71.06	N/A	N/A
Cash + Short-Term Investments / Assets	15.44	15.29		14.65		N/A	14.88	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.22	92.97		92.73	N/A	N/A	92.80	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	49.10	47.68		41.25		N/A	37.65	N/A	N/A
Borrowings / Total Shares & Net Worth	3.27	3.26	4.10	4.43	N/A	N/A	4.67	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.63	7.94		5.26		N/A	4.68	N/A	N/A
Borrowers / Members	48.21	50.56		50.13		N/A	48.31	N/A	N/A
Members / Full-Time Employees	406.93	405.87		380.31	N/A	N/A	376.58	N/A	N/A
Avg. Shares Per Member	\$5,239	\$5,429			N/A	N/A	\$5,596	N/A	N/A
Avg. Loan Balance	\$8,535	\$8,535	. ,	\$9,369	N/A	N/A	\$9,924	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$43,484	\$45,732	\$46,936	\$45,769	N/A	N/A	\$49,055	N/A	N/A
OTHER RATIOS * Not Worth Crowth	7.00	7.71	E 40	4 4 4	NI/A	NI/A	4.04	N/A	N/A
* Net Worth Growth * Market (Share) Growth	7.93 4.85	4.19		4.11 0.00	N/A N/A	N/A N/A	1.24 2.14	N/A N/A	N/A N/A
	7.93	5.44			N/A N/A	N/A		N/A	N/A
* Loan Growth * Asset Growth	6.92	5.44 4.70		1.03	N/A N/A	N/A N/A		N/A N/A	N/A N/A
* Investment Growth	5.05	2.19			N/A N/A	N/A	3.94	N/A	N/A
* Membership Growth	0.61	0.55				N/A	-0.27	N/A	N/A
Wentbersting Forward 1.70									
**Percentile Rankings and Peer Average Ratios are produced once a q	•	U ,	quent corrections to data	after this date are not reflecte	d in the Person	ntile Rank or the	Peer Average Patios unt	I the next avala	
		•					r cor Average Natios Unit	i ine next cycle	
Percentile Rankings show where the credit union stands in relation to it									
order from highest (100) to lowest (0) value. The percentile ranking ass imply good or bad performance. However, when reviewed in relation to									
performance.	oor available data, usel	ay aran concusions	ao to the importance of the	posteriulo rarik to trie credi	. Griion 3 iirialil				
1/ For periods before 2004, the Fixed Assets & Foreclosed and Repos	sessed assets did not incl	ude repossessed vehicle	S.						
· ·									2. Ratios

		Sunnlemental	Ratio Analysis		
Return to cover		For Charter :			
2/22/2008		Count of CU :			
CU Name: N/A		Asset Range :			
OU Name. NA		Asset Range .	Region: Nation * Peer G	roup: All * State = 'MO' *	Type Included:
Peer Group: N/A		Criteria :	Federally Insured State		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Coun	t of CU in Peer Group :	N/A		
		•			
	December-2003	December-2004	December-2005	December-2006	December-2007
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.43	1.16	1.24	1.13	1.40
All Other Non Real Estate Loans Delinquent > 2 Mo / Total All Other Non RE Loans	N/A	N/A	N/A	1.32	1.32
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	N/A	N/A	0.00	0.00
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	N/A	N/A	1.17	1.28
Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A	N/A	7.47	4.66
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.29	0.21	0.00	0.58	1.66
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.77	0.21	0.00	0.02	0.19
REAL ESTATE LOAN DELINQUENCY					
And Market and Fig. 1/11 Let //Dallace Leave Dellace and Control Contr	0.00	2.22	0.40	0.10	0.00
1st Mortgage Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total 1st Mtg Fixed/Hybrid/Balloon Loans	0.00	0.23	0.19	0.13	0.23
1st Mortgage Adjustable Rate Loans Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate Loans Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon	0.00	0.14	0.11	0.09	0.03
Loans	0.44	0.58	0.39	0.27	0.45
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt	0.13	0.14	0.21	0.39	0.32
First Mtg Loans	N/A	N/A	N/A	N/A	0.00
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.59	0.76		1.03	1.30
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.39	0.70		0.22	0.27
MISCELLANEOUS LOAN LOSS RATIOS	0.10	0.23	0.23	0.22	0.27
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	39.71	40.07	38.14	28.53	18.97
*Net Charge Offs - Credit Cards / Avg Credit Card Loans	N/A	2.37	2.48	1.85	2.33
* Net Charge Offs - All Other Non Real Estate Loans / Avg All Other Non RE Loans	N/A	N/A	N/A	0.77	0.95
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	N/A	N/A	0.02	0.02
*Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	N/A	N/A	0.15	0.21
*Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A	N/A	0.00	0.00
*Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A	N/A	0.77	1.05
*Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A	N/A	2.05	3.13
*Net Charge Offs - Member Business Loans / Avg Member Business Loans	NA	0.25		0.00	0.01
SPECIALIZED LENDING RATIOS		0.20	0.00	0.00	0.01
Indirect Loans Outstanding / Total Loans	N/A	14.90	16.67	19.08	18.32
Participation Loans Outstanding / Total Loans	0.46	2.11	1.76	1.32	0.97
Participation Loans Purchased YTD / Total Loans Granted YTD	0.43	3.15		0.34	0.78
* Participation Loans Sold YTD / Total Assets	0.02	0.70		0.01	0.06
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.14	0.29	0.43	0.47	0.92
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	1.93	1.00	0.33	0.23	0.01
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.24	15.24	15.83	17.37	18.68
Total Fixed Rate Real Estate / Total Loans	27.17	22.55	22.09	24.35	26.29
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.30	18.03	16.68	21.41	23.06
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	29.86	59.55	36.37	32.19	28.46
Interest Only & Payment Option First Mortgages / Total Assets	N/A	N/A		N/A	0.35
Interest Only & Payment Option First Mortgages / Net Worth	N/A	N/A	N/A	N/A	3.06
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.13	0.32		0.33	0.30
Unused Commitments / Cash & ST Investments	155.73	149.93	155.25	140.80	127.35
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	1				
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					3. SuppRatios

		Asse	ıts						
Return to cover		For Charter :							
2/22/2008		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	ation * Peer Group: All *	State = 'Mo	O' * Type Included: Fede	erally Insu	red State Credit Union (FISCU) *
	Count	of CU in Peer Group :	N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
ASSETS									
Cash On Hand	80,877,139	79,631,743	-1.5	81,790,326		80,037,385	-2.1	84,472,200	5.5
Cash On Deposit	480,533,272	499,325,448	3.9	417,596,007	-16.4	463,211,259	10.9	424,023,909	-8.5
Cash Equivalents	27,850,362	29,572,262	6.2	21,730,010		77,735,697	257.7	84,338,613	8.5
TOTAL CASH & EQUIVALENTS	589,260,773	608,529,453	3.3	521,116,343	-14.4	620,984,341	19.2	592,834,722	-4.5
INIVEGENERALEG									
INVESTMENTS:	0	0	NI/A	0	NI/A	0	NI/A	47.004.500	NI/A
Trading Securities	750,000,545	704 500 440	N/A	-	N/A	<u> </u>	,	17,934,500	N/A
Available for Sale Securities Held-to-Maturity Securities	750,890,515 120,657,969	764,520,140 138,613,639	1.8 14.9	617,095,434 145,198,910	-19.3 4.8	488,725,030 127,017,022	-20.8 -12.5	493,696,819 105,506,026	1.0 -16.9
Deposits in Commercial Banks, S&Ls, Savings Banks	248,702,643	216,072,522	-13.1	145,198,910	-25.3	127,017,022	-12.5	137,945,861	16.3
Deposits in Commercial Danks, Jacks, Javings Danks	240,102,043	210,012,322	-13.1	101,510,999	-25.3	110,007,979	-20.0	137,840,861	10.3
Loans to, Deposits in, and Investments in Natural Person Credit Unions \2	7,925,321	6,620,662	-16.5	7,442,852	12.4	14,066,046	89.0	12,572,871	-10.6
Total MCSD and PIC in Corporate CUs	42,563,365	42,818,322	0.6	43,463,101	1.5	43,598,539	0.3	41,505,065	-4.8
All Other Investments in Corporate Cus	313,115,055	334,868,016		308,779,040	-7.8	387,134,931	25.4	482,523,869	24.6
All Other Investments \2	19,527,257	23,447,691	20.1	32,241,086	37.5	48,669,228	51.0	38,289,152	-21.3
TOTAL INVESTMENTS	1,503,382,125	1,526,960,992	1.6	1,315,731,422	-13.8	1,227,778,775	-6.7	1,329,974,163	8.3
						· · · · ·		· · · · · ·	
LOANS HELD FOR SALE	3,640,876	4,083,338	12.2	3,947,941	-3.3	3,581,227	-9.3	3,618,512	1.0
LOANS AND LEASES:									
Unsecured Credit Card Loans	304,348,516	300,621,147	-1.2	323,366,342	7.6	319,483,931	-1.2	347,907,698	8.9
All Other Unsecured Loans	192,445,882	195,109,750	1.4	197,674,044	1.3	199,121,721	0.7	208,113,841	4.5
New Auto Loans	873,072,364	953,910,923	9.3	1,110,624,447	16.4	1,050,255,470	-5.4	947,003,597	-9.8
Used Auto Loans	1,258,641,468	1,331,175,388	5.8	1,383,667,915	3.9	1,380,293,206	-0.2	1,399,215,327	1.4
1st Mort. Real Estate Loans	1,389,718,985	1,351,088,254	-2.8	1,452,581,276		1,547,226,875	6.5	1,640,616,327	6.0
Other Real Estate Loans	607,335,890	730,506,838	20.3	808,361,890	10.7	825,259,907	2.1	871,259,576	5.6
Leases Receivable	393,065	377,280	-4.0	357,079	-5.4	17,252	-95.2	0	-100.0
Other Member Loan	208,682,166	235,070,304	12.6	248,677,019	5.8	237,254,837	-4.6	245,439,536	3.4
TOTAL LOANS	4,834,638,336	5,097,859,884	5.4	5,525,310,012	8.4	5,558,913,199	0.6	5,659,555,902	1.8
ALLOWANCE FOR LOAN & LEASE LOSSES	(41,453,208)	(41,411,722)	-0.1	(44,145,370)	6.6	(42,351,210)	-4.1	(44,237,326)	4.5
Foresigned Real Fatata	NI/A	NI/A		NI/A		2 702 220		4 042 040	27.2
Foreclosed Real Estate Repossessed Autos	N/A N/A	N/A N/A		N/A N/A		3,783,230		4,813,918	27.2 -20.6
Foreclosed and Repossesed Other Assets	N/A N/A	N/A		N/A N/A		4,611,477 515,122		3,660,363 485,943	-20.6
TOTAL FORECLOSED and REPOSSESSED ASSETS \1	705,126	1,902,373	169.8	5,750,298	202.3	8,909,829	54.9	8,960,224	0.6
Land and Building	142,041,003	154,217,946	8.6	173,299,567	12.4	180,917,647	4.4	201,651,229	11.5
Other Fixed Assets	31,167,950	34,036,972	9.2	38,985,765	14.5	43,221,572	10.9	44,248,528	2.4
NCUA Share Insurance Capitalization Deposit	56,688,184	57,956,702	2.2	60,159,074	3.8	59,119,088	-1.7	60,769,350	2.8
1100A Ghare modrance Capitalization Deposit	30,000,104	37,330,702	2.2	00,100,014	5.0	33,113,000	1.7	00,700,000	2.0
Accrued Interest on Loans	N/A	N/A		N/A		20,381,901		20,881,331	2.5
Accrued Interest on Investments	N/A	N/A		N/A		10,897,023		14,487,350	32.9
All Other Assets	N/A	N/A		N/A		99,011,982		72,117,691	-27.2
TOTAL OTHER ASSETS	82,523,259	96,720,844	17.2	112,016,496	15.8	130,290,906	16.3	107,486,372	-17.5
	,= =, ==	-, -,		,= =,1==		,,,		- ,,	
TOTAL ASSETS	7,202,594,424	7,540,856,782	4.7	7,712,171,548	2.3	7,791,365,374	1.0	7,964,861,676	2.2
TOTAL CU's	159	156				147		139	
1 / OTHER RE OWNED PRIOR TO 2004 2/ LOANS TO, DEPOSITS IN, AND INVEST									
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									4. Assets

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
2/22/2008		Count of CU	_						
CU Name: N/A		Asset Range							
oo name. 197		Asset Nange	14/5						
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group: All *	State = 'MO	* Type Included: Feder	ally Insur	ed State Credit Union (F	ISCU) *
	Cour	nt of CU in Peer Group :	N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	C	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, and Interest Payable \1	226,234,314	236,570,508	4.6	301,311,209	27.4	327,145,844	8.6	351,906,695	7.6
Borrowing Repurchase Transactions	0	C	N/A	1,500,000	N/A	0	-100.0	0	N/A
Subordinated CDCU Debt	0	C	N/A	0	N/A	0	N/A	0	N/A
Dividends and Interest Payable	12,776,400	13,575,964	6.3	16,746,460	23.4	17,930,343	7.1	20,539,479	14.6
Accounts Payable & Other Liabilities	34,838,148	48,952,756	40.5	57,804,809	18.1	70,339,420	21.7	66,311,066	
TOTAL LIABILITIES	273,848,862	299,099,228	9.2	377,362,478	26.2	415,415,607	10.1	438,757,240	5.6
		·							
SAVINGS/DEPOSITS:									
Share Drafts	750,411,814	816,575,978	8.8	870,382,546	6.6	899,926,253	3.4	872,867,309	-3.0
Regular Shares	2,383,200,226	2,354,343,317	-1.2	2,180,651,155	-7.4	1,903,202,560	-12.7	1,746,766,174	-8.2
Money Market Shares	1,004,037,384	1,043,317,836	3.9	1,010,287,642	-3.2	1,034,080,169	2.4	1,168,449,987	13.0
Share Certificates	1,326,251,866	1,497,519,962	12.9	1,698,524,893	13.4	1,901,449,683	11.9	2,063,219,189	8.5
IRA/KEOGH Accounts	653,856,888	657,764,981	0.6	677,090,205	2.9	700,258,736	3.4	732,593,979	4.6
All Other Shares /1	34,233,786	37,128,226	8.5	21,757,008	-41.4	22,422,170	3.1	16,196,211	-27.8
Non-Member Deposits	4,229,567	7,817,541	84.8	9,301,918	19.0	6,461,316	-30.5	6,329,155	-2.0
TOTAL SAVINGS/DEPOSITS	6,156,221,532	6,414,467,847	4.2	6,467,995,367	0.8	6,467,800,887	0.0	6,606,422,004	2.1
EQUITY:									
Undivided Earnings	344,638,526	377,859,889	9.6	402,430,899	6.5	439,143,445	9.1	430,470,644	-2.0
Regular Reserves	205,262,509	217,469,429	5.9	229,744,086	5.6	239,307,275	4.2	246,751,067	3.1
Approp For Non-Conform Invest	0	C	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	221,803,913	235,888,960	6.4	244,098,513	3.5	233,825,685	-4.2	246,399,610	5.4
Miscellaneous Equity	1,199,646	1,197,847	-0.1	1,314,850	9.8	1,314,554	0.0	1,200,686	-8.7
Unrealized G/L A-F-S SEC	-380,917	-5,144,184	-1,250.5	-10,780,731	-109.6	-5,441,076	49.5	1,437,114	126.4
Unrealized G/L CF HEDGES	0	C	N/A	0	N/A	0	N/A	0	N/A
Other Comprehensive Income	353	17,766	4,932.9	6,086	-65.7	-1,003	-116.5	-6,576,689	######
Net Income	0	C	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	772,524,030	827,289,707	7.1	866,813,703	4.8	908,148,880	4.8	919,682,432	1.3
TOTAL SAVINGS/EQUITY	6,928,745,562	7,241,757,554	4.5	7,334,809,070	1.3	7,375,949,767	0.6	7,526,104,436	2.0
TOTAL LIAB/SAVINGS/EQUITY	7,202,594,424	7,540,856,782	4.7	7,712,171,548	2.3	7,791,365,374	1.0	7,964,861,676	2.2
NCUA INSURED SAVINGS:									
Uninsured Shares	458,198,370	512,993,861	12.0	629,386,103	22.7	506,626,332	-19.5	573,561,928	13.2
Uninsured Non-Member Deposits	3,558,405	2,327,855	-34.6	1,900,584	-18.4	1,271,267	-33.1	1,010,281	-20.5
Total Uninsured Shares & Deposits	461,756,775	515,321,716	11.6	631,286,687	22.5	507,897,599	-19.5	574,572,209	13.1
Insured Shares & Deposits	5,694,464,757	5,899,146,131	3.6	5,836,708,680	-1.1	5,959,903,288	2.1	6,031,849,795	1.2
1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/	KEOGHs, AND NONMEMBER	SHARES FOR SHORT F	ORM FILER	!S					
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		Income Stateme	ent						
Return to cover		For Charter :	N/A						
2/22/2008		Count of CU:	139						
CU Name: N/A		Asset Range :	N/A						
				1	1		I		1
Peer Group: N/A		Criteria :	Region: Na	tion * Peer Group: All * S	tate = 'MO'	* Type Included: Federa	lly Insured	State Credit Union (FIS	SCU) *
	Cour	nt of CU in Peer Group :	N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Ch
*INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	318,699,276	310,167,481	-2.7	330,661,087	6.6	358,947,991	8.6	384,559,197	
Less Interest Refund	(239,976)	(245,682)	2.4	, , ,	9.2	(322,333)	20.1	(912,169)	
Income from Investments	50,467,243	52,070,215	3.2	61,767,343	18.6	73,840,442	19.5	85,131,523	
Income from Trading	1,409	0	-100.0	-643	N/A	2,318	460.5	1,092,579	47,034.0
TOTAL INTEREST INCOME	368,927,952	361,992,014	-1.9	392,159,448	8.3	432,468,418	10.3	469,871,130	8.0
INTEREST EXPENSE:									
Dividends	89,209,014	86,478,830	-3.1	107,050,063	23.8	127,812,561	19.4	155,848,569	21.9
Interest on Deposits	18,778,699	11,340,785	-39.6	21,829,528	92.5	37,110,450	70.0	48,931,889	
Interest on Borrowed Money	9,157,242	14,072,561	53.7	14,231,319	1.1	17,361,011	22.0	15,070,392	-13.2
TOTAL INTEREST EXPENSE	117,144,955	111,892,176	-4.5	143,110,910	27.9	182,284,022	27.4	219,850,850	20.0
PROVISION FOR LOAN & LEASE LOSSES	29,073,624	26,162,647	-10.0	33,216,359	27.0	31,923,940	-3.9	39,180,768	22.
NET INTEREST INCOME AFTER PLL	222,709,373	223,937,191	0.6	215,832,179	-3.6	218,260,456	1.1	210,839,512	-3.4
NON-INTEREST INCOME:									
Fee Income	77,776,285	92,591,655	19.0	94,902,976	2.5	95,869,437	1.0	96,158,483	0.3
Other Operating Income	23,744,757	23,496,109	-1.0	33,288,243	41.7	36,548,860	9.8	41,232,117	12.8
Gain (Loss) on Investments	263,517	492,666	87.0	-627,913	-227.5	-466,367	25.7	-236,385	49.3
Gain (Loss) on Disp of Assets	480,304	3,864,993	704.7	87,437	-97.7	1,573,796	1,699.9	1,459,818	-7.2
Other Non-Oper INC/EXP	2,366,178	1,272,692	-46.2	1,711,934	34.5	580,920	-66.1	1,193,351	105.4
TOTAL NON-INTEREST INCOME	104,631,041	121,718,115	16.3	129,362,677	6.3	134,106,646	3.7	139,807,384	4.:
NON-INTEREST EXPENSE									
EMP Comp & Benefits	125,558,696	133,126,198	6.0	140,034,742	5.2	142,454,947	1.7	153,787,840	8.0
Travel, Conference Expense	3,961,054	4,285,975	8.2	4,013,137	-6.4	3,542,779	-11.7	3,664,266	3.4
Office Occupancy	15,470,604	17,280,449	11.7	18,420,213	6.6	19,779,783	7.4	22,321,994	12.9
Office Operation Expense	59,911,748	60,927,468	1.7	63,064,326	3.5	64,839,114	2.8	67,460,382	2 4.0
Educational and Promotion	11,048,822	11,448,160	3.6	12,703,641	11.0	14,216,485	11.9	16,108,331	13.3
Loan Servicing Expense	19,582,773	20,367,733	4.0	21,377,269	5.0	19,988,956	-6.5	22,613,966	
Professional, Outside Service	21,242,552	22,957,922	8.1	23,642,816	3.0	23,775,131	0.6	23,045,200	-3.
Member Insurance	1,878,126	1,667,249	-11.2	1,374,688	-17.5	1,685,560	22.6	1,624,095	
Operating Fees	1,207,234	1,275,217	5.6	, ,	3.8	1,433,755	8.3	1,395,851	-2.0
Misc Operating Expense	11,945,357	11,433,579	-4.3		-6.5	11,347,977	6.1	12,803,303	
TOTAL NON-INTEREST EXPENSE	271,806,966	284,769,950	4.8		4.2	303,064,487	2.2	324,825,228	
NET INCOME	55,533,448	60,885,356	9.6	, ,	-20.3	49,302,615	1.6	25,821,668	
RESERVE TRANSFERS:	, , , ,	, .,		. ,		, , , , -		, , , ,	
Transfer to Regular Reserve	21,960,064	23,162,081	5.5	22,364,785	-3.4	21,954,449	-1.8	25,685,302	17.0
* All Income/Expense amounts are year-to-date while the related % cha		-, - ,,,		,== ,:==		,,		-,,-	
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									6. IncEx

		Della mont Lean Info			1				
Datum to account		Delinquent Loan Info							
<u>Return to cover</u> 2/22/2008		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
CO Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All	State = 'N	IO' * Type Included: Fed	erally Insu	red State Credit Union (F	ISCU) *
	Cou	nt of CU in Peer Group :	N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
1 to < 2 Months Delinquent	N/A	78,684,721		110,901,552	40.9	81,689,694	-26.3		12.5
2 to < 6 Months Delinquent	30,529,579	33,034,008		37,638,284	13.9	32,453,141	-13.8		17.2
6 to 12 Months Delinquent	9,207,751	10,235,929		11,852,054	15.8	8,905,534	-24.9		-11.2
12 Months & Over Delinquent	3,328,047	3,610,593			9.0	5,293,474	34.5		-51.0
Total Amount of Del Loans (2 or more Mo) LOAN DELINQUENCY - BY LOAN TYPE	43,065,377	46,880,530	8.9	53,425,397	14.0	46,652,149	-12.7	48,537,095	4.0
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	N/A	5,854,022		5,177,127	-11.6	5,832,470	12.7	6.293.718	7.9
2 to < 6 Months Delinquent	3,480,888	2,947,378		3,383,415	14.8	3,232,567	-4.5	-,, -	36.5
6 to 12 Months Delinquent	757,575	483,190		563,937	16.7	307,290	-45.5		39.9
12 Months & Over Delinquent	106,512	67,176		62,460	-7.0	85,229	36.5		-57.7
Total Amount of Del Credit Cards (2 or more Mo)	4,344,975	3,497,744		4,009,812	14.6	3,625,086			34.6
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.43	1.16		1.24	6.6	1.13	-8.5		23.6
All Other Non-Real Estate Loans		1110	12.0	1121		1110			
1 to < 2 Months Delinquent	N/A	N/A		N/A		56,575,502		59,648,564	5.4
2 to < 6 Months Delinquent	N/A	N/A		N/A		26,007,870		28,267,002	8.7
6 to 12 Months Delinquent	N/A	N/A		N/A		7,190,482		6,261,911	-12.9
12 Months & Over Delinquent	N/A	N/A		N/A		4,675,081		2,384,690	-49.0
Total Del All Other Non RE Lns (2 or more Mo)	N/A	N/A		N/A		37,873,433		36,913,603	-2.5
All Other Non RE Loans Delinquent > 2 Mo / Total All Other Non RE Loans	N/A	N/A		N/A		1.32		1.32	-0.2
1st Mortgage Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	3,606,424	6,480,320	79.7	8,816,101	36.0	13,098,986	48.6	18,841,138	43.8
2 to < 6 Months Delinquent	686,383	1,958,467	185.3	2,031,942	3.8	1,126,596	-44.6	2,857,714	153.7
6 to 12 Months Delinquent	741,106	585,043		284,076		577,394		478,526	-17.1
12 Months & Over Delinquent	78,435	242,419		239,951	-1.0	134,020	-44.1	0	-100.0
Total Del 1st Mtg Fixed/Hybrid/Balloon Lns (2 or more Mo)	1,505,924	2,785,929	85.0	2,555,969	-8.3	1,838,010	-28.1	3,336,240	81.5
1st Mortgage Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total 1st Mtg				0.40		0.40			=0.4
Fixed/Hybrid/Balloon Loans 1st Mortgage Adjustable Rate	0.00	0.23	N/A	0.19	-14.8	0.13	-33.4	0.23	79.1
	1 025 265	4 44 4 474	20.5	4 050 745	31.4	1 200 517	-24.7	4 205 004	0.5
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	1,925,365 366,693	1,414,471 417,306		1,858,715 329,305	-21.1	1,399,517 405,094	23.0	1,265,884 181,316	-9.5 -55.2
6 to 12 Months Delinquent	97,000	417,300	-100.0	39,143	-21.1 N/A	44,877	14.6		-100.0
12 Months & Over Delinquent	65,374	63,376		138,749		18,100	-87.0		-100.0
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	529,067	480,682		507,197	5.5	468,071	-7.7		-61.3
1st Mortgage Adjustable Rate Loans Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate	020,007	100,002	0.1	001,101	0.0	100,011		101,010	01.0
Loans	0.00	0.14	N/A	0.11	-18.8	0.09	-16.4	0.03	-64.5
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	1,339,537	842,199	-37.1	1,718,367	104.0	1,783,993	3.8	3,395,825	90.3
2 to < 6 Months Delinquent	283,690	500,187	76.3	626,782	25.3	561,380	-10.4	1,172,882	108.9
6 to 12 Months Delinquent	142,907	201,652	41.1	124,410	-38.3	196,168	57.7	341,130	73.9
12 Months & Over Delinquent	20,544	38,442	87.1	29,740	-22.6	0	-100.0	16,644	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	447,141	740,281	65.6	780,932	5.5	757,548	-3.0	1,530,656	102.1
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate	0.44	0.58	32.2	0.39	-32.7	0.27	-31.3	0.45	67.5
	4 070 740	0.400.000	00.0	0.000.004	00.7	0.000.000		0.455.404	40.4
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	1,679,746	2,182,390		2,808,864	28.7 84.3	2,999,226	6.8		-18.1
6 to 12 Months Delinquent	576,616 51,783	557,702 128,131		1,027,926 189,754	48.1	1,119,634 589,323	210.6		1.6 -32.1
12 Months & Over Delinquent	43,519	155,926		79,156	-49.2	381,044			-58.3
Total Del Other RE Adj Rate Lns	671,918	841,759				2,090,001			-18.8
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable	071,310	041,738	20.0	1,230,030	34.1	2,030,001	01.2	1,030,723	-10.0
Rate Loans	0.13	0.14	5.0	0.21	52.8	0.39	80.9	0.32	-16.9
Leases Receivable	5.10	0.11	2.0	3121		3.00		5.02	
1 to < 2 Months Delinquent	N/A	N/A		N/A		0		0	N/A
2 to < 6 Months Delinquent	N/A	N/A		N/A		0		0	N/A
6 to 12 Months Delinquent	N/A	N/A		N/A		0		0	N/A
12 Months & Over Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Leases Receivable (2 or more Mo)	N/A	N/A		N/A		0		0	N/A
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	N/A		N/A		0.00		0.00	N/A
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								7. Delinquent Loan Info	ormation

	Loa	n Losses & Bankrupto	v Informa	ation					
Return to cover	LUa	For Charter :	•	ation					
2/22/2008		Count of CU :							
CU Name: N/A		Asset Range :							
CO Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group: All *	State = 'MO	O' * Type Included: Fed	erally Insure	ed State Credit Union (F	FISCU) *
	Count of	of CU in Peer Group :	N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
*Total Loans Charged Off	33,824,141	32,103,455	-5.1	36,878,924	14.9	36,757,753	-0.3	45,181,205	22.9
*Total Loans Recovered	5,847,990	6,264,939	7.1	, ,	-0.1	7,026,076		8,375,584	
*NET CHARGE OFFS (\$\$)	27,976,151	25,838,516	-7.6		18.5	29,731,677		36,805,621	23.8
**%Net Charge-Offs / Average Loans	0.60	0.52	-13.4	,,-	10.3	0.54		0.66	
7014Ct Orlange Only / Average Edans	0.00	0.52	10.4	0.50	10.0	0.04	0.5	0.00	22.0
Total Del Loans & *Net Charge-Offs	71,041,528	72,719,046	2.4	84,043,848	15.6	76,383,826	-9.1	85,342,716	11.7
Combined Delinquency and Net Charge Off Ratio	1.49	1.44	-3.5	1.54	7.2	1.38	-10.9	1.51	10.0
LOAN LOSS SUMMARY BY LOAN TYPE									
*Unsecured Credit Card Lns Charged Off	8,639,184	8,035,585	-7.0	8,645,107	7.6	6,916,923	-20.0	9,743,736	40.9
*Unsecured Credit Card Lns Recovered	934.398	866.365	-7.3			973,432		1,979,788	
*NET UNSECURED CREDIT CARD C/Os	7,704,786	7,169,220	-7.0	- , -	7.7	5,943,491	-23.0	7,763,948	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	7,704,780 N/A	2.37	-1.0	2.48	4.4	1.85		2.33	
*All Other Non Real Estate Loans Charged Off	N/A	2.37 N/A		N/A	4.4	28,158,210		32,670,434	
*All Other Non Real Estate Loans Recovered	N/A	N/A N/A		N/A N/A		5,872,228		5,723,719	
*NET ALL OTHER Non Real Estate Loan C/Os	N/A	N/A		N/A N/A		22,285,982		26,946,715	20.9
** Net Charge Offs - All Other Non Real Estate Loans / Avg All Other Non	IN/A	IN/A		IN/A		22,200,902		20,940,713	20.8
RE Loans	N/A	N/A		N/A		0.77		0.95	23.9
*Total 1st Mortgage Lns Charged Off	242,569	278,203	14.7	202,568	-27.2	319,695	57.8	825,538	
*Total 1st Mortgage Lns Recovered	31,974	220,578	589.9	·	-97.2	6,622		505,399	
*NET 1st MORTGAGE LN C/Os	210,595	57,625	-72.6			313,073		320,139	,
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	N/A	72.0	N/A	210.7	0.02		0.02	
*Total Other RE Lns Charged Off	331,524	454,525	37.1	879,737	93.6	1,362,925		1,941,497	
*Total Other RE Lns Recovered	246,787	190,335	-22.9	96,101	-49.5	173,794	80.8	166,678	
*NET OTHER RE LN C/Os	84,737	264,190	211.8	·	196.6	1,189,131	51.7	1,774,819	
**Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	N/A	211.0	N/A	130.0	0.15		0.21	
*Total Leases Receivable Charged Off	N/A	N/A		N/A		0.10		0.21	
*Total Leases Receivable Recovered	N/A	N/A		N/A		0		0	_
*NET LEASES RECEIVABLE C/Os	N/A	N/A		N/A		0		0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A		N/A		0.00		0.00	
BANKRUPTCY SUMMARY	IVA	14/7		IN/A		0.00		0.00	13//
Number of Members Who Filed Chapter 7 YTD	3,407	3,306	-3.0	4,743	43.5	1,165	-75.4	1,684	44.5
Number of Members Who Filed Chapter 13 YTD	1.201	1,129	-6.0		4.2	881	-25.1	1,038	
Number of Members Who Filed Chapter 11 YTD	N/A	N/A	0.0	N/A		5		1	-80.0
Total Number of Members Bankrupt	4,608	4,435	-3.8		33.5	2,051	-65.3	2,723	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	36,311,637	33,001,491	-9.1	45,131,858	36.8	19,733,893		28,780,861	45.8
*All Loans Charged Off due to Bankruptcy YTD	13,430,028	12,865,382	-4.2	,, -	9.3	10,487,328		8,569,800	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	39.71	40.07	0.9	38.14	-4.8	28.53	-25.2	18.97	-33.5
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annual	lizing)								
							8. Loan L	osses & Bankruptcy In	formation

	Ir	direct and Participation	on Lendin	na					
Return to cover		For Charter :		·9					
2/22/2008		Count of CU :							 I
CU Name: N/A		Asset Range :							
CO Name. N/A		Asset Range .	N/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All *	State = 'MC	D' * Type Included: Fed	erally Insur	ed State Credit Union (F	ISCU) *
	Count of	of CU in Peer Group :	N/A						ļ
									ļ
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
INDIRECT LOANS OUTSTANDING									ļ
Indirect Loans - Point of Sale Arrangement	N/A	N/A		345,257,387		602,740,950		639,876,146	
Indirect Loans - Outsourced Lending Relationship	N/A	N/A		576,055,395		458,002,070	-20.5	397,194,509	-13.3
Total Outstanding Indirect Loans	N/A	759,343,105		921,312,782	21.3	1,060,743,020	15.1	1,037,070,655	-2.2
%Indirect Loans Outstanding / Total Loans	N/A	14.90		16.67	11.9	19.08	14.4	18.32	-4.0
PARTICIPATION LOANS									1
Participation Loans Outstanding	22,460,098	107,783,905	379.9	97,070,587	-9.9	73,125,536	-24.7	54,923,233	-24.9
*Participation Loans Purchased YTD	13,459,890	75,903,429	463.9	24,537,152	-67.7	7,681,961	-68.7	17,406,056	126.6
*Participation Loans Sold YTD	1,315,363	52,667,016	3,904.0	14,258,369	-72.9	836,776	-94.1	4,416,558	427.8
Participation Loans Outstanding / Total Loans	N/A	2.11		1.76	-16.9	1.32	-25.1	0.97	-26.2
%Participation Loans Purchased YTD / Total Loans Granted YTD	N/A	3.15		0.90	-71.4	0.34	-62.2	0.78	129.7
** %Participation Loans Sold YTD / Total Assets	N/A	0.70		0.18	-73.5	0.01	-94.2	0.06	416.3
*Loans Purchased from Other Financial Institutions YTD	60,608,758	24.060.228	-60.3	9,072,406	-62.3	5,210,264	-42.6	210.700	-96.0
%Loans Purchased From Other Financial Institutions YTD / Loans Granted	55,555,155	,		5,012,100		-,,		_::,:::	1
YTD	1.93	1.00	-48.3	0.33	-66.7	0.23	-30.6	0.01	-95.9
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	N/A	N/A		N/A		22,612,151		23,755,640	5.1
2 to < 6 Months Delinquent	N/A	N/A		N/A		9,028,061		11,000,158	21.8
6 to 12 Months Delinquent	N/A	N/A		N/A		2,227,508		1,740,217	
12 Months & Over Delinquent	N/A	N/A		N/A		1,179,962		516,328	
Total Del Indirect Lns (2 or more Mo)	N/A	N/A		N/A		12,435,531		13,256,703	6.6
%Indirect Loans Delinguent > 2 Mo / Total Indirect Loans	N/A	N/A		N/A		1.17		1.28	
DELINQUENCY - PARTICIPATION LENDING	-			-				-	
1 to < 2 Months Delinquent	N/A	N/A		N/A		2,312,590		1,022,532	-55.8
2 to < 6 Months Delinquent	N/A	N/A		N/A		2,157,036		1,058,798	
6 to 12 Months Delinguent	N/A	N/A		N/A		1,536,302		575,106	
12 Months & Over Delinguent	N/A	N/A		N/A		1,769,177		925.036	
Total Del Participation Lns (2 or more Mo)	N/A	N/A		N/A		5,462,515		2,558,940	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A		N/A		7.47		4.66	
LOAN LOSSES - INDIRECT LENDING		1471		1471					
*Indirect Loans Charged Off	N/A	N/A		N/A		9,071,653		13,049,602	43.9
*Indirect Loans Recovered	N/A	N/A		N/A		1,457,554		2,051,315	
*NET INDIRECT LOAN C/Os	N/A	N/A		N/A		7,614,099		10,998,287	44.4
***%Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A		N/A		0.77		1.05	
LOAN LOSSES - PARTICIPATION LENDING	IVA	14/7		N/A		0.11		1.00	
*Participation Loans Charged Off	N/A	N/A		N/A		1,879,796		2.272.670	20.9
*Participation Loans Recovered	N/A	N/A		N/A		131,303		267,619	
*NET PARTICIPATION LOAN C/Os	N/A	N/A		N/A		1,748,493		2,005,051	14.7
***%Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A		N/A		2.05		3.13	
*Amounts are year-to-date while the related %change ratios are annualized.	IN/A	IN/A		IN/A		2.05		3.13	JZ.4
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annual	lizina)								
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		Real Estate Loan Infor	mation 1						
Return to cover		For Charter	т —						
2/22/2008		Count of CU :							
CU Name: N/A		Asset Range							
		•					l l		
Peer Group: N/A		Criteria	Region: N	lation * Peer Group: All *	State = 'M	O' * Type Included: Fede	rally Insure	d State Credit Union (FI	SCU) *
	Co	unt of CU in Peer Group	N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages	11/4	505.077.050		500 000 505		0.40.000.050	0.0	700 500 040	40.7
Fixed Rate > 15 years	N/A			596,993,595	5.6	646,299,359	8.3	728,560,618	
Fixed Rate 15 years or less	N/A	. ,,		364,816,148	-9.8	358,930,015		325,154,969	
Other Fixed Rate	N/A	23,735		15,669	-34.0	-,	4,623.2	1,223,128	
Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years	1,210,328,955 N/A			961,825,412 39,679,103	-0.8 15.2	1,005,969,452 43,324,528	4.6 9.2	1,054,938,715 42,286,364	
Balloon/Hybrid 5 years or less	N/A			328,524,349	42.2	385,818,391	17.4	357,091,092	
Total Balloon/Hybrid First Mortgages	N/A			368,203,452	38.7	429,142,919		399,377,456	
Adjustable Rate First Mtgs 1 year or less	N/A	48,819,432		62,280,264	27.6	56,663,020	-9.0	51,714,964	
Adjustable Rate First Mtgs 1 year Adjustable Rate First Mtgs >1 year	N/A	66,999,403		60,272,148	-10.0	55,451,484	-8.0	134,585,192	
Total Adjustable First Mortgages	179,390,030	115,818,835		122,552,412	5.8	112,114,504		186,300,156	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,389,718,985	1,351,088,254		1,452,581,276	7.5	1,547,226,875		1,640,616,327	
Other Real Estate Loans	1,000,110,000	1,001,000,201	2.0	1,102,001,210	7.0	1,011,220,010	0.0	1,010,010,021	0.0
Closed End Fixed Rate	102,771,068	126,712,801	23.3	198,798,096	56.9	267,360,684	34.5	309.058.797	15.6
Closed End Adjustable Rate	585,749	4,399,153		564,528	-87.2	2,860,656		2,909,100	
Open End Adjustable Rate (HELOC)	503,334,843			588,822,764	1.4	518,156,382	-12.0	477,398,630	
Open End Fixed Rate and Other	644,230			20,176,502	8.7	36,882,185	82.8	81,893,049	
TOTAL OTHER REAL ESTATE OUTSTANDING	607,335,890	730,506,838	20.3	808,361,890	10.7	825,259,907	2.1	871,259,576	5.6
TOTAL RE (FIRST AND OTHER) OUTSTANDING	1,997,054,875	2,081,595,092	4.2	2,260,943,166	8.6	2,372,486,782	4.9	2,511,875,903	5.9
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,210,328,955	1,004,162,867	-17.0	1,001,504,515	-0.3	1,049,293,980	4.8	1,097,225,079	4.6
Other RE Fixed Rate	103,415,298	145,267,842	40.5	218,974,598	50.7	304,242,869	38.9	390,951,846	28.5
Total Fixed Rate RE Outstanding	1,313,744,253	1,149,430,709		1,220,479,113	6.2	1,353,536,849		1,488,176,925	
%(Total Fixed Rate RE/Total Assets)	18.24			15.83	3.8	17.37	9.8	18.68	
%(Total Fixed Rate RE/Total Loans)	27.17	22.55	-17.0	22.09	-2.0	24.35	10.2	26.29	8.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	179,390,030			451,076,761	30.0	497,932,895		543,391,248	
Other RE Adj Rate	503,920,592	585,238,996		589,387,292	0.7	521,017,038		480,307,730	
Total Adj Rate RE Outstanding	683,310,622	932,164,383	36.4	1,040,464,053	11.6	1,018,949,933	-2.1	1,023,698,978	0.5
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Optional Payment First Mtg Loans	N/A	N/A		N/A		N/A		28,226,639	
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	N/A		N/A		N/A		0.35	
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A			N/A		N/A		3.06	
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A			N/A		N/A		15,922,844	
Allowance for Loan Losses on all RE Loans	2,107,777			2,899,466	26.2	3,615,370	24.7	2,702,507	
* REAL ESTATE LOANS - AMOUNT GRANTED:	2,.0.,///	2,200,000	5.0	2,000,400		0,0.0,010		2,. 02,007	20.2
First Mortgages									
* Fixed Rate > 15 years	N/A	246,239,427		239,735,453	-2.6	250,041,643	4.3	263,910,463	5.5
* Fixed Rate 15 years or less	N/A	96,983,655		69,134,950	-28.7	65,620,407	-5.1	68,551,941	4.5
* Other Fixed Rate	N/A	49,798		8,375	-83.2	610,203	7,186.0	705,746	
* Total Fixed Rate First Mortgages	929,816,712	343,272,880	-63.1	308,878,778	-10.0	316,272,253	2.4	333,168,150	5.3
* Balloon/Hybrid > 5 years	N/A	,,.		11,865,630	-31.4	8,583,460		12,143,436	41.5
* Balloon/Hybrid 5 years or less	N/A	, ,		139,219,316	20.1	113,538,538		116,776,617	
* Total Balloon/Hybrid First Mortgages	N/A			151,084,946	13.4	122,121,998		128,920,053	
* Adjustable Rate First Mtgs 1 year or less	N/A			20,454,376	35.9	11,763,458		11,029,008	
* Adjustable Rate First Mtgs >1 year	N/A			14,130,527	-48.9	11,125,017		18,543,849	
* Total Adjustable First Mortgages	83,138,711			34,584,903	-19.0	22,888,475		29,572,857	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,012,955,423	519,220,775	-48.7	494,548,627	-4.8	461,282,726	-6.7	491,661,060	6.6
* Amounts are year-to-date while the related %change ratios are annualized.	1								-
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Detune to come		Real Estate Loan Infor							
Return to cover		For Charter :							
2/22/2008		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group: All *	State = 'MO'	* Type Included: Feder	ally Insured	State Credit Union (FIS	CU) *
	Cor	unt of CU in Peer Group :	N/A	•					
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	52,169,433			127,471,431	80.4	137,845,212		117,895,507	
* Closed End Adjustable Rate	138,889	, ,		0		1,130,975		1,236,782	
* Open End Adjustable Rate (HELOC)	237,548,897	236,430,896		208,318,662		128,406,490		124,732,354	
* Open End Fixed Rate and Other	236,224	, ,	-	6,442,909		20,135,769		49,870,413	
* TOTAL OTHER REAL ESTATE GRANTED	290,093,443			342,233,002		287,518,446		293,735,056	
* TOTAL RE (FIRST AND OTHER) GRANTED	1,303,048,866	831,525,089	-36.2	836,781,629	0.6	748,801,172	-10.5	785,396,116	4.9
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	31.30	18.03	-42.4	16.68	-7.5	21.41	28.4	23.06	7.7
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	302,477,409	309,194,078	2.2	179,883,825	-41.8	148,491,379	-17.5	139,909,296	-5.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	29.86			36.37	-38.9	32.19		28.46	
AMT of Mortgage Servicing Rights	994,995	2,685,832		2,996,460	11.6	3,019,052		2,751,657	
Outstanding RE Loans Sold But Serviced	0	401,319,407	N/A	478,090,692		532,653,243		568,081,331	6.7
% (Mortgage Servicing Rights / Net Worth)	0.13			0.34	5.8	0.33		0.30	
/// (Workgage dervicing regres / rect worth)	0.13	0.32	130.0	0.54	5.0	0.00	-5.2	0.50	-10.0
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	812,877,670	1,043,676,692	28.4	1,068,586,746	2.4	895,812,811	-16.2	901,458,662	0.6
R.E. Lns also Mem. Bus. Lns	1,649,093	19,593,396	1,088.1	31,114,544	58.8	31,195,414	0.3	62,676,758	100.9
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate	1,505,924	2,785,929		2,555,969		1,838,010		3,336,240	
First Mortgage Adj Rate	529,067	480,682		507,197		468,071	-7.7	181,316	
Other R.E. Fixed Rate	447,141	740,281	65.6	780,932		757,548		1,530,656	
Other R.E. Adj. Rate	671,918	,	25.3	1,296,836		2,090,001	61.2	1,696,729	
TOTAL DEL R.E. > 2 MOS	3,154,050	4,848,651	53.7	5,140,934	6.0	5,153,630	0.2	6,744,941	30.9
DELINQUENT 1 TO < 2 MOS									
First Mortgage	5,531,789	7,894,791	42.7	10,674,816	35.2	14,498,503	35.8	20,107,022	38.7
Other	3,019,283			4,527,231	49.7	4,783,219		5,851,306	
Total Del 1 to < 2 Mos	8,551,072			15,202,047	39.2	19,281,722		25,958,328	
Total Del R.E. Loans > 1 Mos	11,705,122		34.7	20,342,981	29.0	24,435,352		32,703,269	
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	0.59	0.76	29.2	0.90	18.8	1.03	14.5	1.30	26.4
% R.E. Loans dq > 2 Mos	0.16	0.23	47.5	0.23	-2.4	0.22	-4.5	0.27	23.6
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
*Total 1st Mortgage Lns Charged Off	242,569	278,203	14.7	202,568	-27.2	319,695	57.8	825,538	158.2
*Total 1st Mortgage Lns Recovered	31,974	220,578		6,225	-97.2	6,622	6.4	505,399	
*NET 1st MORTGAGE LN C/Os	N/A	N/A	303.3	0,223 N/A	-57.2	313,073		320,139	
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	N/A		N/A		0.02		0.02	-3.8
*Total Other RE Lns Charged Off	331,524	454,525	37.1	879,737	93.6	1,362,925	54.9	1,941,497	42.5
*Total Other RE Lns Recovered	246,787			96,101	-49.5	173,794		166,678	
*NET OTHER RE LN C/Os	84,737		211.8	783,636	196.6	1,189,131	51.7	1,774,819	
**%NET OTHER RE LN C/Os	N/A			N/A		0.15		0.21	
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	or no annualizing)								
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								11. F	RELoans 2

		Member Business Loan In	formatio	n					
Return to cover		For Charter :	N/A						
2/22/2008		Count of CU :	139						
CU Name: N/A		Asset Range :	N/A						
			<u> </u>						
Peer Group: N/A				lation * Peer Group: All	State = 'MO	D' * Type Included: Fed	erally Insu	red State Credit Union (F	ISCU) *
	Cou	nt of CU in Peer Group :	N/A						ļ
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) \1	N/A	14,769,118		21,085,830		37,475,059		66,817,446	78.3
Purchased Business Loans or Participations to Nonmembers (NMBLB) \1	N/A	11,966,400		14,654,531		2,517,274		14,024,848	457.1
Total Business Loans (NMBLB) \1	N/A	26,735,518		35,740,361	33.7	39,992,333	11.9	80,842,294	102.1
Unfunded Commitments \1	4,535,454	5,223,326	15.2	2,653,323		3,380,213		7,196,221	112.9
\1	N/A	21,512,192		33,087,038	53.8	36,612,120	10.7	73,646,073	101.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total									1
Assets) \1	0.14	0.29	106.5	0.43	50.4	0.47	9.5	0.92	96.8
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans	N/A	834		402	-51.8	502	24.9	852	69.7
Number of Outstanding Purchased Business Loans or Participation									l
Interests to Nonmembers	N/A	20		27	35.0	21	-22.2	50	138.1
MISCELLANEOUS BUSINESS LOAN INFORMATION									
Construction and Development(NMBLB) \1	N/A	90,612		3,482,875		1,758,215		4,564,040	159.6
Number of Outstanding Construction and Development Loans	N/A	3		12		9		30	233.3
Unsecured Business Loans \1	N/A	105,340		149,918		784,276		1,494,599	90.6
Number of Outstanding Unsecured Business Loans	N/A	192		34	-82.3	63	85.3	313	396.8
Purchased or Participation Interest to Members (NMBLB) \1	N/A	0		0	N/A	0	N/A	0	N/A
Number of Outstanding Purchased Business Loans or Participation									1
Interests to Members	N/A	0		0		0		0	N/A
Agricultural Related (NMBLB) \1	N/A	0		0		0	, .	0	N/A
Number of Outstanding Agricultural Related Loans	N/A	0		0	N/A	0	N/A	0	N/A
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									1
* MbI (NMBLB) Granted YTD \1	N/A	7,460,130		13,758,013	84.4	21,998,967	59.9	48,316,298	119.6
* Purchased or Participation Interests to Nonmembers (NMBLB) \1	N/A	4,464,608		4,791,439	7.3	865,574	-81.9	3,318,902	283.4
MBL DELINQUENCY:									1
Total MBL > 1 Month Delinquent	128,226	45,605	-64.4	0	-100.0	211,515	N/A	1,226,038	479.6
% MBL > 1 Month Delinquent	1.29	0.21	-83.5	0.00	-100.0	0.58	N/A	1.66	188.2
Total MBL > 2 Months Delinquent	76,209	45,605	-40.2	0	-100.0	7,838	N/A	137,207	1,650.5
% MBL > 2 Months Delinquent	0.77	0.21	-72.3	0.00	-100.0	0.02	N/A	0.19	770.3
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	43,590	53,839	23.5	0	-100.0	0	N/A	7,519	N/A
*Total MBL Recoveries	20,188	20,028	-0.8	0	-100.0	0	N/A	0	N/A
MISCELLANEOUS MBL INFORMATION:	,	,							
Real Estate Loans also Reported as Business Loans	1,649,093	19,593,396	1,088.1	31,114,544	58.8	31,195,414	0.3	62,676,758	100.9
* Business Loans and Participations Sold	N/A	0	,	1,774,472		1,199,974		3,236,300	169.7
SBA Loans Outstanding	N/A	0		858,000		846,420	-1.3	2,132,907	152.0
Number of SBA Loans Outstanding	N/A	0		1	N/A	1	0.0	7	600.0
RISK BASED NET WORTH (RBNW):									
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	9,951,668	21,888,380	119.9	35,521,307	62.3	54,202,872	52.6	80,516,993	48.5
Unfunded Commitments for Loans and Participation Interests Qualifying for	2,221,000	2.,555,666		33,321,007	52.5	3 .,232,072	52.0	23,3.3,000	
RBNW (CUS >\$10m)	0	5,544,490	N/A	4,407,289	-20.5	4,551,251	3.3	8,347,439	83.4
RE Loans also Reported as Qualifying MBLS for RBNW	N/A	8,623,170		18,013,217		24,954,339		33,954,488	36.1
1/ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;		2,223,110		. 2,2 . 0,2		,,000	11.0	22,22 1,100	
* Amounts are year-to-date and the related % change ratios are annualized.									
3.3 your to date and the folder // ondinge ratios are annualized.									12. MBLs

	Inve	stments, Cash, & Cash	Equivale	nts					
Return to cover		For Charter :	· •						
2/22/2008		Count of CU :	139						
CU Name: N/A		Asset Range :	N/A						
Deer Creum. N/A		Cuitonia	Darian, N	Nation * Book Crown, All * 6	IMC	N * Tuna la aludad. Fadar	سنمسا بالم	ad State Credit Union (Fl	10011/ *
Peer Group: N/A	Count	t of CU in Peer Group :		Nation * Peer Group: All * \$	state = IVIC	o "Type included: Feder	any insur	ed State Credit Union (Fi	,500)
	Godin	tor oo iii r cer creup .	14/7						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	12,907,935	9,563,482	-25.9	33,613,270	251.5	32,059,604	-4.6	38,233,786	19.3
Held to Maturity 1-3 yrs	61,316,779	69,225,222	12.9	65,217,455	-5.8	64,104,371	-1.7	37,244,672	-41.9
Held to Maturity 3-5 yrs	N/A	N/A		32,935,904		27,858,997	-15.4	26,520,783	-4.8
Held to Maturity 5-10 yrs	N/A	N/A		3,603,656		2,742,675	-23.9	3,259,902	18.9
Held to Maturity 3-10 yrs	45,546,053	51,771,254	13.7	N/A		N/A		N/A	
Held to Maturity > 10 yrs	887,202	8,053,681	807.8	9,828,625	22.0	251,375	-97.4	246,883	-1.8
TOTAL HELD TO MATURITY	120,657,969	138,613,639	14.9	145,198,910	4.8	127,017,022	-12.5	105,506,026	-16.9
Available for Sale < 1 yr	261,727,562	258,662,768	-1.2	227,099,926	-12.2	177,168,203	-22.0	109,502,989	-38.2
Available for Sale 1-3 yrs	227,043,922	330,223,254	45.4		-12.8	180,814,761	-37.2	122,540,361	-32.2
Available for Sale 3-5 yrs	N/A	N/A		76,966,529	12.0	101,788,984	32.3	209,209,599	
Available for Sale 5-10 yrs	N/A	N/A		23,039,891		24,432,842	6.0	38,131,537	56.1
Available for Sale 3-10 yrs	258,559,239	173,791,232	-32.8			N/A	0.0	00,131,337 N/A	30.
Available for Sale > 10 yrs	3,559,792	1,842,886	-48.2		16.1	4,520,240	111.2	14,312,333	216.6
TOTAL AVAILABLE FOR SALE	750,890,515	764,520,140		, ,	-19.3	488,725,030	-20.8	493.696.819	
TOTAL AVAILABLE FOR SALE	730,890,313	704,320,140	1.0	017,093,434	-19.5	480,723,030	-20.6	493,090,019	1.0
Trading < 1 year	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Trading 3-5 years	N/A	N/A		0		0	N/A	0	N/A
Trading 5-10 years	N/A	N/A		0		0	N/A	17,934,500	N/A
Trading 3-10 years	0	0	N/A	N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	. 0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	0	N/A	. 0	N/A	0	N/A	17,934,500	N/A
Others become to the control of the c	750 000 407	004 004 000	0.4	744 774 700	7.0	054 000 000	440	050 700 400	44.6
Other Investments < 1 yr	756,800,107	804,964,330		, ,	-7.9	851,936,306	14.9	952,736,168	
Other Investments 1-3 yrs	287,530,776	275,308,761	-4.3		-25.6	235,123,948	14.7	183,453,028	
Other Investments 3-5 yrs	N/A	N/A		40,160,934		45,712,314	13.8	80,622,731	76.4
Other Investments 5-10 yrs	N/A	N/A	-24.1	4,731,333 N/A		20,185,311 N/A	326.6	4,321,911 N/A	-78.6
Other Investments 3-10 yrs	94,211,093	71,474,672		·	24.0		07.0		450.0
Other Investments > 10 yrs TOTAL Other Investments	1,675,300	977,159 1,152,724,922			21.9 -13.9	25,800	-97.8 16.1	65,502	
TOTAL Other Investments	1,140,217,276	1,152,724,922	1.1	992,763,097	-13.9	1,152,983,679	10.1	1,221,199,340	5.9
MATURITIES:									
Total Investments < 1 yr	1,031,435,604	1,073,190,580	4.0	1,002,484,905	-6.6	1,061,164,113	5.9	1,100,472,943	3.7
Total Investments 1-3 yrs	575,891,477	674,757,237	17.2	557,973,857	-17.3	480,043,080	-14.0	343,238,061	-28.5
Total Investments 3-5 yrs	N/A	N/A		150,063,367		175,360,295	16.9	316,353,113	
Total Investments 5-10 yrs	N/A	N/A		31,374,880		47,360,828	51.0	63,647,850	34.4
Total Investments 3-10 yrs	398,316,385	297,037,158	-25.4	N/A		N/A		N/A	
Total Investments > 10 yrs	6,122,294	10,873,726	77.6	13,160,432	21.0	4,797,415	-63.5	14,624,718	204.8
Total	2,011,765,759	2,055,858,702	2.2	1,755,057,443	-14.6	1,768,725,731	0.8	1,838,336,685	3.9
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								13	3. InvCash

		Other Investment Info	rmation						
Return to cover		For Charter :	N/A						
2/22/2008		Count of CU:	139						
CU Name: N/A		Asset Range :	N/A						
		_	,		'				
Peer Group: N/A				tion * Peer Group: All *	State = 'N	IO' * Type Included: Fed	lerally Insi	ured State Credit Union	(FISCU) *
	Cour	nt of CU in Peer Group :	N/A						
	December-2003	December-2004	% Chg	December-2005	% Cha	December-2006	% Cha	December-2007	% Cha
INVESTMENT SUMMARY:	December-2003	December-2004	∕₀ City	December-2003	∕₀ City	December-2000	∕₀ City	December-2007	∕₀ City
U.S. Govt. Obligations	188,387,412	7,029,825	-96.3	7,696,458	9.5	12,508,567	62.5	6,219,175	-50.3
Federal Agency Sec.	629,804,960	872,610,893	38.6	734,171,136	-15.9	584,684,155		546,518,665	
All Mutual Funds	45,015,259	17,000,883	-62.2	13,729,472	-19.2	23,822,699		31,061,951	30.4
7.11.11.11.11.11.11.11.11.11.11.11.11.11	10,010,200	11,000,000	02.2	.0,.20,2		20,022,000	7 0.0	0.,00.,00.	00
MORTGAGE BACKED SECURITIES:									
Mortgage Pass-thru Securities	165,009,518	143,988,184	-12.7	130,015,984	-9.7	102,071,272	-21.5	114,524,998	12.2
Collateralized Mortgage Obligations	68,144,157	48,203,970	-29.3	32,387,613	-32.8	30,545,618	-5.7	52,521,346	71.9
Commercial Mortgage Related Securities	N/A	1,135,827		2,799,724	146.5	8,472,600	202.6	11,694,006	38.0
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Securities with Embedded Options or Complex Coupon									
Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-mortgage Securities with Maturities > 3 YRS without Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0		0	
Securities per 703.12(b)	0	0	N/A	0	N/A	0		0	
Dep/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program								_	
(703.19) Fair Value of Total Investments	N/A	0		0	N/A	0	N/A	0	N/A
	2,012,041,992	2,055,124,067	2.1	1,752,441,962	-14.7	1,769,630,118	1.0	1,840,173,651	4.0
Investment Repurchase Agreements Borrowing Repurchase Agreements Placed in Investments for Positive	217,619	119,395	-45.1	123,259	3.2	128,598	4.3	494,472	284.5
Arbtitrage	0	0	N/A	1,500,000	N/A	0	-100.0	0	N/A
Cash on Deposit in Corporate Credit Unions	401,879,469	430,802,681	7.2	351,858,955	-18.3	398,399,248		374,819,919	
Cash on Deposit in Other Financial Institutions	78,653,803	68,522,767	-12.9	65,737,052	-10.3	64,812,011	-1.4	49,203,990	
Cash on Deposit in Other I manetal institutions	70,000,000	00,322,707	-12.3	03,737,032	-4.1	04,012,011	-1.4	49,203,990	-24.1
Value of Investments in CUSO	7,162,127	8,710,737	21.6	11,898,763	36.6	13,366,663	12.3	14,636,365	9.5
CUSO loans	2,267,297	2,901,432	28.0	1,854,096	-36.1	1,568,632	-15.4	887,939	
Aggregate cash outlays in CUSO	2,844,435	3,477,604	22.3	5,221,379	50.1	6,253,178	19.8	4,720,846	
55 5	=,= : :, :00	2, 7,00 1		2,== .,0.0		-,=-0,0	13.0	-,- = 5,0 10	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and SCs Purchased	41,566,162	27,102,992	-34.8	37,780,052	39.4	41,099,466	8.8	38,475,291	-6.4
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								14.Oth	erlnvlnfo

	Supplemental Sha	e Information, Off Bal	ance Sheet	t. & Borrowings					
Return to cover		For Charter :		, · · · · · · · · · · · · · · · · ·					
2/22/2008		Count of CU :	139						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Na	ation * Peer Group: All *	State = 'M	O' * Type Included: Fed	erally insure	ed State Credit Union	(FISCU) *
Tool Gloup.	Count	of CU in Peer Group :		ation Teer Group. An	Otate = III	o Type moladed. Tee	crairy insure	ou otate orealt official	(11000)
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
SOFFLEMENTAL SHARES/DEFOSITS (Included III total Shares).									
Accounts Held by Member Government Depositors	N/A	N/A		N/A		2,308,768		21,736,747	841.5
Accounts Held by Nonmember Government Depositors	N/A	N/A		N/A		0		257,464	
Employee Benefit Member Shares	N/A	N/A		N/A		7,766,879		8,850,751	
Employee Benefit Nonmember Shares	N/A	N/A		N/A		0		0	,.
529 Plan Member Deposits	N/A	N/A		N/A		0		289,781	
Non-dollar Denominated Deposits	N/A	N/A		N/A		0		0	,.
Health Savings Accounts	N/A	N/A		N/A		194,918		431,846	
DollarAmount of Share Certificates >= \$100,000	N/A	N/A		N/A		332,815,501		392,996,595	
DollarAmount of IRA/Keogh >= \$100,000	N/A	N/A		N/A		142,710,505		171,262,339	20.0
Dollar Amount of Share Drafts Swept to Regular Shares or Money	N1/A	N1/A		N1/A		0			
Market Accounts	N/A	N/A		N/A		0		0	N/A
SAVING MATURITIES									
< 1 year	5,347,352,463	5,482,937,103	2.5	5,385,032,109	-1.8	5,601,711,282	4.0	5,831,257,508	4.1
1 to 3 years	470,959,076	609,921,766	29.5	711,393,942	16.6	546,885,983	-23.1	488,281,930	-10.7
> 3 years	337,909,992	321,608,972	-4.8	371,569,316	15.5	319,203,622	-14.1	286,882,566	-10.1
Total Shares & Deposits	6,156,221,532	6,414,467,847	4.2	6,467,995,367	0.8	6,467,800,887	0.0	6,606,422,004	2.1
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	0		2,436,589	N/A	1,451,991	-40.4	3,406,070	
Other Unused MBL Commitments	4,535,454	5,223,326		216,734	-95.9	1,928,222		3,790,151	
Revolving O/E Lines 1-4 Family	514,143,567	602,017,426		439,085,023	-27.1	430,876,473	-1.9	414,896,669	
Credit Card Line	1,045,952,163	955,487,048		955,539,084	0.0	884,366,792	-7.4	824,377,365	
Outstanding LOC	903,426	35,933,575		11,649,524	-67.6	125,899		191,448	
Unsecured Share Draft LOC	145,526,890	109,871,314		120,218,941	9.4	125,750,489	4.6	113,241,994	
Overdraft Protection Programs	N/A	N/A		140,422,629		150,110,013	6.9	138,197,802	
Other Unused Commitments	21,102,818	19,882,591		13,776,167	-30.7	12,229,197	-11.2	10,921,564	
Total Unused Commitments	1,732,164,318	1,728,415,280		1,683,344,691	-2.6	1,606,839,076	-4.5	1,509,023,063	
%(Unused Commitments / Cash & ST Investments)	155.73	149.93	-3.7	155.25	3.5	140.80	-9.3	127.35	-9.6
Loans Transferred with Recourse	20,592,103	216,482,796	951.3	316,403,416	46.2	317,614,144	0.4	262,801,132	-17.3
Pending Bond Claims	114,462	135,317	18.2	203,465	50.4	348,462	71.3	460,620	32.2
Other Contingent Liabilties	0	0	N/A	0	N/A	0	N/A	0	N/A
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	10	14	40.0	17	21.4	16	-5.9	15	-6.3
Num FHLB Borr. Apps.	5	4	-20.0	4	0.0	4	0.0	3	-25.0
Num FHLB Pre-Pledged	1	1	0.0	1	0.0	1	0.0	1	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	N/A	N/A		1,196,679,440		1,277,098,196	6.7	1,333,471,192	4.4
Total Committed Credit Lines	N/A	N/A		782,181		0		1,555,471,152	
Draws Against Lines of Credit	N/A	N/A		17,880,310		12,245,821	-31.5	42,593,915	
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Borrowings Subject to Early Repayment at Lenders Option	N/A	0		65,000,000	N/A	80,000,000	23.1	105,763,000	32.2
# Means the number is too large to display in the cell	14/7	0		33,000,000	13/73	30,000,000	20.1	100,100,000	02.2
3									
								15.SuppShare(DBS&Bor

	Miscel	ograms, Serv	rices						
Return to cover		For Charter :	N/A						
2/22/2008		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nat	tion * Peer Group: All *	State = 'M	O' * Type Included: Fede	rally Insur	ed State Credit Union (FIS	SCU) *
	Cou	int of CU in Peer Group :	N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
MEMBERSHIP:									
Num Current Members	1,174,996	1,181,485	0.6	1,198,735	1.5	1,183,720	-1.3	1,180,566	-0.3
Num Potential Members	15,408,114	14,873,650	-3.5	16,192,436	8.9	22,510,521	39.0	25,214,481	12.0
% Current Members to Potential Members	7.63	7.94	4.2	7.40	-6.8	5.26	-29.0	4.68	-11.0
* % Membership Growth	0.61	0.55	-8.8	1.46	164.4	-1.25	-185.8	-0.27	78.7
Total Num Savings Accts	2,070,640	2,086,792	0.8	2,115,901	1.4	2,141,890	1.2	2,122,162	-0.9
EMPLOYEES:									
Num Full-Time Employees	2,660	2,696	1.4	2,770	2.7	2,907	4.9	2,912	0.2
Num Part-Time Employees	455	430		427	-0.7	411	-3.7	446	8.5
BRANCHES:									
Num of CU Branches	292	302	3.4	310	2.6	328	5.8	323	-1.5
Num of CUs Reporting Shared Branches	32			28				27	3.8
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,138,495,282	2,410,040,410	-23.2	2,726,140,063	13.1	2,255,182,541	-17.3	2,224,958,256	-1.3
**Loans Excluding Real Estate Loans Sold in Full YTD	N/A	N/A		N/A		N/A		0	1.0
	1.771	147.		1471		14/7			
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	N/A	N/A		N/A		10		9	-10.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	14//(1471		14/71		10		Ŭ	10.0
Bollar / linearly of Grid Co./ Boposito Covered by / laditional integration	N/A	N/A		N/A		79,768,342		58,818,154	-26.3
PROGRAMS AND SERVICES				· · · · · · · · · · · · · · · · · · ·		-,,-		,,-	
Indirect Lending	N/A	N/A		N/A		33		41	24.2
Participation Loans	N/A	N/A		N/A		34		33	-2.9
Real Estate Loans	N/A	N/A		N/A		63		90	42.9
Member Business Loans	N/A	N/A		N/A		22		24	9.1
Risk Based Loans	N/A	N/A		N/A		64		62	-3.1
Direct Financing Leases	N/A	N/A		N/A		0		0	N/A
Mortgage Processing	N/A	N/A		N/A		19		18	-5.3
Approved Mortgage Seller	N/A	N/A		N/A		8		8	0.0
Debt Cancellation/Suspension	N/A	N/A		N/A		1		0	-100.0
Borrowing Repurchase Agreements	N/A	N/A		N/A		4		3	-25.0
Investment Pilot Program	N/A	N/A		N/A		1	 	1	0.0
Investments not Authorized by the FCU Act (SCUs only)	N/A	N/A		N/A		0	 	0	N/A
Deposits and Shares Meeting 703.10(a)	N/A	N/A		N/A		1		0	-100.0
Brokered Certificates of Deposit (investments)	N/A	N/A		N/A		6		9	50.0
Overdraft Protection	N/A	N/A		N/A		65		73	12.3
Overdraft Lines of Credit	N/A	N/A N/A		N/A		62		66	6.5
ATM/Debit Card Program	N/A N/A	N/A N/A		N/A		86		91	5.8
Interest Only or Payment Option First Mortgages	N/A N/A	N/A N/A		N/A		7		7	0.0
Insurance/Investment Sales	N/A N/A	N/A N/A		N/A		11		10	-9.1
Brokered Deposits (shares acquired through 3rd party)	N/A N/A	N/A N/A		N/A N/A		2		2	-9.1
* Annualization factor: March = 4; June = 2; September =4/3; December = 1		IN/A		IN/A		2	-	2	0.0
** Amount is year-to-date and the related % change ratio is annualized.	(o. 110 annualizing)						 		
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								16.MiscInfoAi	ndServices

					1				
		Information Systems & T		/					
Return to cover		For Charter :							
2/22/2008		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
	,								
Peer Group: N/A				lation * Peer Group: All *	State = 'M	O' * Type Included: Fede	rally Insured	d State Credit Union (FI	SCU) *
	Cou	int of CU in Peer Group :	N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	0		2		1	-50.0	1	0.0
Vendor Supplied In-House System	104	100		95		91	-4.2	89	
Vendor On-Line Service Bureau	52	53		53	0.0	48	-9.4	45	
CU Developed In-House System	0	1		0		4	N/A	1	
Other	2	2	0.0	3	50.0	3	0.0	3	0.0
Data Processing Conversion Completed in the Last 6 mo. or Planned in the									
Next 12 mo.	N/A	N/A		N/A		8		10	25.0
Electronic Financial Services									-
Home Banking Via Internet Website	67	67	0.0	78		82	5.1	84	
Wireless	6	5		5		3	-40.0	4	
Home Banking/PC Based	42	24		17		20	17.6	20	
Audio Response/Phone Based	79	80		79		79	0.0	75	
Automatic Teller Machine (ATM)	86	87		87		84	-3.4	81	
Kiosk	1	1	0.0	1		2	100.0	1	-50.0
Other	2	1	-50.0	3	200.0	1	-66.7	1	0.0
Services Offered Electronically									
Member Application	37	40	8.1	40		35	-12.5	35	
New Loan	48	50	4.2	59	18.0	53	-10.2	48	
Account Balance Inquiry	87	89	2.3	90	1.1	91	1.1	91	0.0
Share Draft Orders	65	70	7.7	75	7.1	68	-9.3	69	1.5
New Share Account	22	21	-4.5	24	14.3	19	-20.8	18	-5.3
Loan Payments	74	75	1.4	83	10.7	84	1.2	82	-2.4
Account Aggregation	6	3	-50.0	7	133.3	4	-42.9	3	-25.0
Internet Access Services	16	17	6.3	20	17.6	10	-50.0	14	40.0
View Account History	70	72	2.9	80	11.1	82	2.5	83	1.2
Merchandise Purchase	13	12	-7.7	9	-25.0	10	11.1	9	-10.0
Share Account Transfers	90	87	-3.3	88	1.1	91	3.4	91	0.0
Bill Payment	35	37	5.7	46	24.3	52	13.0	58	11.5
Download Account History	52	55	5.8	59	7.3	62	5.1	63	1.6
Electronic Cash	11	4		3		5	66.7	5	
Electronic Signature Authentification/Certification	1	0	-100.0	1	N/A	1	0.0	1	0.0
Type of World Wide Website Address									
Informational	18	14	-22.2	18	28.6	13	-27.8	14	7.7
Interactive	3	4	33.3	3		6	100.0	7	16.7
Transactional	58	63	8.6	73		76	4.1	77	
Number of Members That Use Transactional Website	185,483	241,940	30.4	289,323	19.6	299,845	3.6	312,077	
No Website, But Planning to Add in the Future	20	20	0.0	10		8	-20.0	6	
Type of World Wide Website Address Planned for Future								-	
Informational	13	14	7.7	7	-50.0	6	-14.3	4	-33.3
Interactive	5	3		2		1	-50.0	1	0.0
Transactional	2	3		1	-66.7	<u> </u>	0.0	<u>. </u>	
Miscellaneous			55.0		55.7		0.0	•	0.0
Internet Access	0	135	N/A	134	-0.7	125	-6.7	121	-3.2
FedLine Access	0	14	N/A	13	-7.1	16	23.1	19	
Process ACH Transactions as Originating Institution	0	50	N/A	55	10.0	55	0.0	53	
Process ACH Transactions as Receiving Institution	0	105	N/A	109	3.8	105	-3.7	100	
. 100000 1.011 Transactions do 11000141119 Institution		103	14//	109	5.0	103	-5.1	100	-4.0
									17.IS&T
									17.15&1

Return to cover

2/22/2008 CU Name: N

CU Name: N/A
Peer Group: N/A

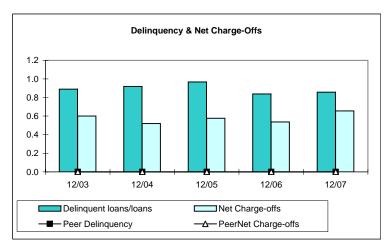
Graphs 1

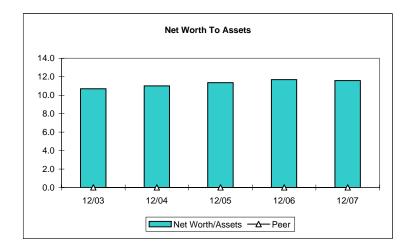
For Charter : N/A Count of CU : 139 Asset Range : N/A

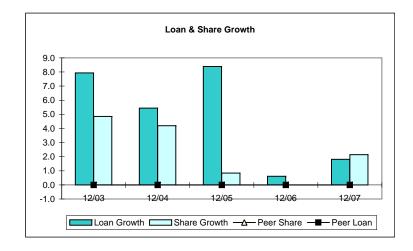
Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

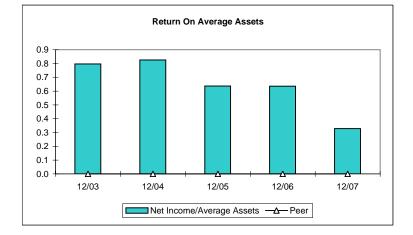
Criteria : Credit Union (FISCU) *

Count of CU in Peer Group: N/A









Return to cover

CU Name: N/A Peer Group: N/A

For Charter : N/A 2/22/2008 Count of CU: 139 Asset Range: N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria : Credit Union (FISCU) *

Graphs 2

Count of CU in Peer Group: N/A

